

In re:
MARK O. FIELDS AND DANA FIELDS

Debtor(s)

Case No: 05-36699
Chapter: 13
Judge: Lawrence S. Walter
Loan # Last 4: 4008

**NOTICE OF PAYMENT CHANGE
AS TO MORTGAGE PROOF OF CLAIM**

Name of Creditor: Chase Home Finance, LLC.

Address of Creditor: 3415 Vision Drive (OH4-7302)

Columbus, OH 43219

Court Claim Number: 7

Address of Property: 3413 PIEDMONT DAYTON, OH 45416-0000

In accordance with the terms of the Adjustable Rate Mortgage, this is notification that the Interest Rate Payment Amount is adjusting as follows:

Payment Adjustment Date: September 01, 2010

Current Monthly Payment Amount:

Old Interest Rate:

New Interest Rate:

New Principal and Interest Payment:

If there is a change in the escrow amount (taxes or insurance), the change is for the following reasons:

Old Escrow Amount: \$540.44

New Escrow Amount: \$433.26

New Monthly Payment Including Escrow: \$1,333.13

Attached is a copy of the annual escrow account statement outlining the basis for the change.

Any questions should be directed to:

Specific Contact Information:

Annette Gage

Bankruptcy Supervisor

Phone: 843-673-3506

Fax: 866-270-2086

Chase Home Finance, LLC.

3415 Vision Drive (OH4-7302)

Columbus, OH 43219

800-848-9380

Date: July 29, 2010

By: /s/ Melba Arredondo

Assistant VP

Document Page 2 of 8
CERTIFICATE OF SERVICE

I hereby certify that on July 29, 2010, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Mark O. Fields, Sr.
Dana Fields
3413 Piedmont Avenue
Dayton, OH 45416

Debtor's Attorney:

Lester R Thompson
1340 Woodman Drive
Dayton, OH 45432

Trustee:

Jeffrey M Kellner
131 N Ludlow St
Suite 900
Dayton, OH 45402

/s/ Bill Taylor

As Authorized Filing Agent for Filer

207872-cc2210b7-d623-479c-8e1e-5ae2e0bc632f

Chase
Customer Care: Toll free 800-848-9136 Se habla español
Hearing Impaired (TDD): 800-582-0542

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MARK O FIELDS
3413 PIEDMONT AVE
DAYTON OH 45416-2111



Annual Escrow Account Statement

Statement Date: June 23, 2010
Review Period: September 2009 to August 2010
Your Loan Number: [REDACTED]

Important Message

If you are in bankruptcy or have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or as an act to collect, assess, or recover all or any portion of the debt from you personally. If your payments are being made through a bankruptcy trustee, please provide this information statement to the trustee.

This amount does not reflect any actual shortage that might have been included in any pre-petition arrearage bankruptcy claim.

Monthly Home Loan Payment

	Current	New Payment (effective 09/01/10)
Principal & Interest	\$ 899.87	\$ 899.87
Escrow Account Deposit	\$ 540.44	\$ 433.26
Total Payment Amount	\$ 1,440.31	\$ 1,333.13

To determine your Escrow Account Deposit for your new payment, we project the amounts to be paid out of your Escrow Account as described on the back of this page. Your monthly Escrow Account Deposit will reflect any change in the amount of the bills paid since your last analysis. Please compare the Current and New Payment breakdowns to the left.

Our calculations also show that your Escrow Account is currently not in balance; there is a surplus of \$886.96.

Your Escrow Refund Check

Because your Escrow Account has more money than was needed, your account has a surplus of \$886.96. In order to bring your Escrow Account into balance, we are returning the surplus to you.

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PAGE 1 of 5

156-E



156-E

SURPLUS

Customer Loan Number: [REDACTED]

Surplus Amount: \$886.96

Customer Name: MARK O FIELDS

Your escrow surplus of \$886.96 will automatically be mailed under separate cover within twenty business days.

Loan Number [REDACTED]

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Surplus of \$886.96. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

As shown in the information in the box and graph below, you will reach your lowest account balance of \$638.61 in July 11. This is subtracted from your minimum required balance of \$762.50 resulting in an Escrow Account Surplus of \$886.96.

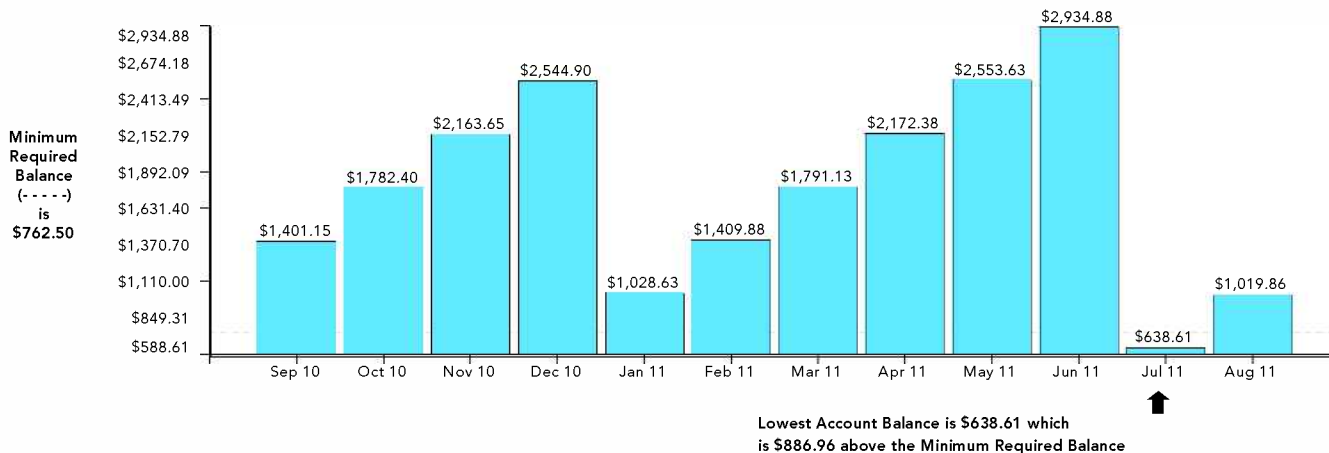
In order to bring your Escrow Account into balance, we are returning the surplus to you.

Escrow Account Balancer

Minimum Required Balance	\$	762.50
Less: Lowest Account Balance (Jul 11)	\$	638.61
Annual Account Balancer/Surplus	\$	886.96
Monthly Account Balancer/Surplus	\$	0.00

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of \$433.26 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of \$1,019.90 is based on anticipated deposits and disbursements.



Loan Number XXXXXXXXXX

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$ 1,897.52	January 11	MORTGAGE INS	\$ 52.01	September 10
COUNTY TAX	\$ 1,897.52	July 11	MORTGAGE INS	\$ 52.01	October 10
			MORTGAGE INS	\$ 52.01	November 10
			MORTGAGE INS	\$ 52.01	December 10
			MORTGAGE INS	\$ 52.01	January 11
			MORTGAGE INS	\$ 52.01	February 11
			MORTGAGE INS	\$ 52.01	March 11
			MORTGAGE INS	\$ 52.01	April 11
			MORTGAGE INS	\$ 52.01	May 11
			MORTGAGE INS	\$ 52.01	June 11
			MORTGAGE INS	\$ 52.01	July 11
			FIRE/HOMEOWN	\$ 780.00	July 11
			MORTGAGE INS	\$ 52.01	August 11
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = \$ 433.26					

Loan Number [REDACTED]

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was \$1,440.31, of which \$899.87 was for principal and interest and \$540.44 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was \$753.58. In reviewing your account activity, your actual low escrow balance was \$-365.79.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

Month	Deposits to Escrow (credits to escrow)		Payments from Escrow (debits from escrow)			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Projected	Actual
						Starting Balance	1,130.33
Sep 09	429.90	*	53.11	*	MORTGAGE INS	1,507.12	259.57-
Sep 09				53.11	MORTGAGE INS	1,507.12	312.68-
Oct 09	429.90	*	53.11	*	MORTGAGE INS	1,883.91	312.68-
Oct 09				53.11	MORTGAGE INS	1,883.91	365.79-
Nov 09	429.90	1,621.32	53.11	*	MORTGAGE INS	2,260.70	1,255.53
Nov 09				53.11	MORTGAGE INS	2,260.70	1,202.42
Dec 09	429.90	*	53.11	*	MORTGAGE INS	2,637.49	1,202.42
Dec 09				53.11	MORTGAGE INS	2,637.49	1,149.31
Jan 10	429.90	540.44	53.11	51.92	MORTGAGE INS	3,014.28	1,637.83
Jan 10			1,870.72	1,898.76	COUNTY TAX	1,143.56	260.93-
Jan 10				53.11	MORTGAGE INS	1,143.56	314.04-
Feb 10	429.90	540.44	53.11	*	MORTGAGE INS	1,520.35	226.40
Mar 10	429.90	540.44	53.11	52.01	MORTGAGE INS	1,897.14	714.83
Mar 10				52.01	MORTGAGE INS	1,897.14	662.82
Apr 10	429.90	540.44	53.11	52.01	MORTGAGE INS	2,273.93	1,151.25
May 10	429.90	540.44	53.11	*	MORTGAGE INS	2,650.72	1,691.69
Jun 10	429.90	1,080.88	53.11		MORTGAGE INS	3,027.51	2,772.57
Jun 10				52.01	MORTGAGE INS	3,027.51	2,720.56
Jun 10				1,897.52	COUNTY TAX	3,027.51	823.04
Jul 10	429.90	540.44	53.11	52.01	MORTGAGE INS	3,404.30	1,311.47
CONTINUED ON NEXT PAGE							

Loan Number XXXXXXXXXX

Month	Deposits to Escrow (credits to escrow)		Payments from Escrow (debits from escrow)			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Projected	Actual
CONTINUED FROM PREVIOUS PAGE							
Jul 10			1,870.72	*	COUNTY TAX	1,533.58	1,311.47
Jul 10		E	780.00	780.00	E FIRE/HOMEOWN	753.58	531.47
Aug 10	429.90	540.44 E	53.11	52.01	E MORTGAGE INS	1,130.37	1,019.90
Total	5,158.80	6,485.28	5,158.76	5,205.81			

